

## Monthly Investor Reporting Workflow – Multifamily September 2019

Timeline	Workflow Item	Workflow Reporting Item Description
25 <sup>th</sup> CD	<b>RFS Opens</b>	➤ RFS “Opens” for reporting on 25 <sup>th</sup> of the month (Opens 8/25 for August Report Period).
1 <sup>st</sup> CD AM	<b>RFS File Processing</b>	➤ Processing of RFS Pool/Loan File submission begins 1 <sup>st</sup> Calendar Day AM (For example, September Report Period begins 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received.
1 <sup>st</sup> BD-Ongoing	<b>RFS Feedback</b>	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.
2 <sup>nd</sup> BD	<b>Monthly Reporting Due</b>	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 <sup>nd</sup> Business Day by Close of Business (7:00 PM EST).
2 <sup>nd</sup> BD	<b>Security RPB Release to CPTA (BNY)</b>	➤ RFS processes issuer reported data as of 7:00 PM for preliminary release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 PM. Issuer reporting must be done prior to 7:00 PM Eastern Time otherwise will miss the RPB release.
3 <sup>rd</sup> BD AM	<b>Preliminary Pre-Collection Notices</b>	➤ Pre-Collection Notices – 3 <sup>rd</sup> Business Day AM based on 2 <sup>nd</sup> Business Day RPB release to BNY. Pre-Collection Notice is based on the issuer reported security RPBs released by RFS on the 2 <sup>nd</sup> BD.
4 <sup>th</sup> BD	<b>RFS Critical Exceptions</b>	➤ RFS Critical Exceptions <b>Must be Resolved</b> by the 4 <sup>th</sup> BD by Close of Business (7:00 PM EST). Corrections are processed and updated in RFS upon receipt.
4 <sup>th</sup> BD	<b>Security RPB Release to CPTA</b>	➤ RFS processes issuer reported data as for final release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 for factor and payment processing. Issuer reporting must be done prior to 7:00 PM Eastern Time.
4 <sup>th</sup> BD	<b>Prepayment Penalty</b>	➤ Issuer Prepayment Penalty data must be reported through RFS by the 4 <sup>th</sup> business day; Close of Business (7:00 PM EST). Issuers can begin reporting on 1 <sup>st</sup> BD.
5 <sup>th</sup> BD	<b>RFS Loan Matching</b>	➤ RFS Loan Matching runs the 5 <sup>th</sup> Business Day. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt, however, matching runs only twice per month.
6 <sup>th</sup> BD	<b>Final Collection Notices</b>	➤ Final Collection Notices – 6 <sup>th</sup> Business Day based on the 4 <sup>th</sup> Business Day final RPBs.
10 <sup>th</sup> BD	<b>Monthly Report Certification</b>	➤ Monthly Reporting Certification (online in RFS) must be completed using GMPEP/RFS between the 10 <sup>th</sup> Business Day and the 14 <sup>th</sup> Business Day (7:00 PM EST).
10 <sup>th</sup> BD	<b>RFS Loan Matching Final</b>	➤ RFS Loan Matching runs the 10 <sup>th</sup> Business Day. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt. This is the final matching run for the month.
10 <sup>th</sup> BD	<b>RFS Loan Matching Suspense</b>	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 <sup>th</sup> Business Day. Reply as soon as possible by no later than second to last BD of the month. Issuer will be notified via e-Notification if they have suspended records.
After 10 <sup>th</sup> BD	<b>RFS Loan Matching Corrections</b>	➤ Loan Matching corrections to RFS after the 10 <sup>th</sup> Business Day are posted to RFS database but will be processed for Loan Matching the following month on 5 <sup>th</sup> BD.
10 <sup>th</sup> CD	<b>G-Fee Draft</b>	➤ G-Fee Draft: Ginnie I
15 <sup>th</sup> CD	<b>ACH Draft</b>	➤ P&I Draft: Ginnie I ➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00am EST on the 15 <sup>th</sup> calendar day of each month.
24 <sup>th</sup> /25 <sup>th</sup> CD	<b>RFS Close</b>	➤ RFS closes for the current reporting month on the 24 <sup>th</sup> /25 <sup>th</sup> of the month. No corrections can be made after this date.
Last BD Month	<b>Loan Match Suspense Posted</b>	➤ Last day for loan match Suspense updates to be posted in RFS by Operations (Issuers must submit the update items based on 10 <sup>th</sup> BD report).
Monthly	<b>Each Month</b>	<ul style="list-style-type: none"> <li>➤ P&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</li> <li>➤ T&amp;I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date.</li> <li>➤ Test of Expected P&amp;I – Required calculation performed on all pools each month. Shortages funded by Issuer.</li> <li>➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. Under-collateralized Issuer must fund P&amp;I account.</li> </ul>
Quarterly	<b>Per Guide</b>	<ul style="list-style-type: none"> <li>➤ Custodial Accounts Verification – report submission due between the 6<sup>th</sup> and 15<sup>th</sup> business day of March, June, September and December. Enter this report in GMPEP/RFS (MBS Guide Chapter 16).</li> <li>➤ RFS WHFIT information, determined by issuer, is due by the 10<sup>th</sup> CD of the quarter with corrections due by the 15<sup>th</sup> CD of the month, on a quarterly basis.</li> </ul>
Annual	<b>Per Guide</b>	<ul style="list-style-type: none"> <li>➤ Annual Reporting of Financial Statements – Upload to GMPEP IPA. Due 90 Days after close of Issuer Fiscal Year.</li> <li>➤ Issuer Detail Report (MWX) posted to e-Notification after Fiscal Year.</li> <li>➤ Master Agreements due by December 31<sup>st</sup> via GMPEP.</li> </ul>